



FSNA ANRF

NATIONAL ASSOCIATION
OF FEDERAL RETIREES

ASSOCIATION NATIONALE
DES RETRAITÉS FÉDÉRAUX

Annual Report 2010



FSNA provides services to some 175,000 members
belonging to 84 branches.

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Mission, Vision, Values

Operating as the National Association of Federal Retirees, FSNA is a not-for-profit association dedicated to protecting the rights and enhancing the benefits of retired federal employees.

FSNA provides services to more than 175,000 members who each belong to one of 84 branches located throughout Canada. Every branch is operated by a group of volunteers who are members of the Association. FSNA's National Office is located in Ottawa and has 20 full time staff dedicated to serving members.

Mission

The founding purpose of FSNA remains its principle objective today; that is, to protect the rights and enhance the benefits of retired federal employees. In fact this objective is evident in our mission statement:

FSNA, as the leading national organization of federal public sector retirees, protects their benefits and promotes their interests.

Hand in hand with this mission statement are several goals that FSNA works to achieve, namely:

- To protect and enhance the benefits for those in receipt of pensions under the superannuation acts (Public Service, Canadian Forces and Royal Canadian Mounted Police) and the Judges Act
- To prevent the acceptance of proposals detrimental to pensioners' interests
- To protect and enhance general benefits of seniors
- To inform and assist federal pensioners with regard to their rights as federal pensioners
- To cooperate with other seniors'/pensioners' organizations on mutual objectives.

Vision

FSNA's vision is rather simple but clearly defines our focus:

Federal public sector retiree benefits are maintained or enhanced over time.

Values

Our values reflect our mission and vision, and guide us in our relationships, both internal and external:

- Financial security in retirement
- Accessible and affordable, high quality health care
- Community of interest and mutual support
- Civility and respect in advocacy and in relationships
- Evidence-based public policy
- Commitment to public service and volunteerism
- Accountability, transparency and trust
- Engagement of members and other stakeholders
- Strategic alliances in support of common interests
- The well-being of all citizens in retirement.



From the National President

At the end of its 47th year, FSNA has grown into a vibrant national organization representing more than 175,000 members. In June 2010, I was honoured to take the helm from Stan Hrabarchuk, who will now serve as Immediate Past National President for three years. I am thrilled to be leading FSNA's work to safeguard members' benefits and promote their interests.

FSNA's first ever strategic plan expires in 2012. To ensure that our focus continues to be aligned with what our members need, we began the process to update our strategic plan. As part of this effort, the National Board of Directors is connecting more actively with our members. As the National President, I met with hundreds of members across the country. Board members visited numerous branches to initiate two-way communication. The Executive Director visited 14 of the 15 FSNA regions and joined in discussions at dozens of local and regional meetings. The result is a remarkable increase in the amount of productive dialogue between the Association's leaders, the branch executives and members at large.

We continue to closely monitor the global landscape for trends in employer sponsored pension plans as well as government plans such as the Canada Pension Plan. Tracking what is happening to similar plans elsewhere in Canada and the world helps us understand potential impact to our superannuation and CPP/QPP plans. The complex field of health care has meant that we have spent a great many hours monitoring news and trends in order to understand issues and be able to provide advice both internally to members and externally to partner agencies and government.

While work is underway to determine where our focus should be in future years, FSNA continues advocacy efforts towards the key elements of its current strategic plan and standing resolutions. These key issues are:

- Full survivor benefits for post-retirement or post age 60 marriages without any reduction in the pension of the retiree
- Immediate indexation of Canadian Forces (CF) and RCMP pensions, and
- Increase the CF Supplementary Death Benefit (SDB) to the level of the Public Service (PS) SDB.

Another area FSNA was involved with during the last year was responding to concerns about the treatment our veterans are receiving. The board sought to find out more about the challenges our veterans face to determine what FSNA should do to help. Speakers were invited to several board meetings to provide background on issues facing veterans.

Our advocacy involves ongoing cultivation of our relationships with federal and provincial governments, as well as other partners and organizations involved with seniors' issues. At the national level, specific activities in the last year included:

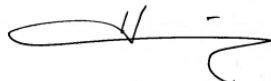
- Participating in 51 arranged meetings with provincial and federal ministers and/or staff
- Sending 174 letters to provincial and federal ministers
- Organizing a national campaign in response to the sudden change in the Pensioners' Dental Services Plan premiums
- Collaborating with the Congress of National Seniors Organizations to advocate that all Canadian citizens can grow old with dignity and security.

At the regional and local levels, countless meetings and contacts were arranged with government representatives and other stakeholders to promote FSNA's interests.

I continue to be amazed at the dedication shown by volunteers, staff, and members of the Association all across the country. The theme at Congress 2010 was "A growing family of volunteers". This idea reflects the importance of our grassroots lineage, while looking ahead to an expanding group of members unified by a common set of goals. We would not be the strong association we are today without the contributions of so many. I ask members to not only keep up the good work, but also to encourage the next generation of retirees to get involved as well.

On a sad note, the Association experienced a great loss in 2010 with the passing of former national president, Claude Edwards. Associated with FSNA since its inception in 1963, Claude's contributions to the Association and his dedication to promote the interests of federal retirees will improve the lives of pensioners for many years to come.

As we look ahead, a great milestone comes into view: FSNA's 50th anniversary in 2013. Through our commitment to stay connected with our original mandate while adapting to a changing world, we plan to celebrate this golden year in a stronger position than ever. Every member of the FSNA family is invited to contribute to our future and keep the Association growing.



Hélian Lizotte

National President

From the Executive Director

FSNA has now grown to represent more than 175,000 members across the country. FSNA has transformed from its simple beginnings in a home office in 1963 to a national organization focused on strategic vision. National Office continues to evolve to meet the challenges of our tremendous growth and achieving that strategic vision.

Our primary objective continues to be serving FSNA members. We do this by organizing and operating the administrative programs of the Association, providing members with information and, whenever possible, extended support. The following data provides an example of some of the work involved:

- Handle more than 200 telephone inquiries per day, during peak periods
- Maintain a website that averages more than 40,000 page views per month
- Produce the quarterly publication ON GUARD, which was mailed to 110,000 households
- Operate an essential national database to track member records, including dues
- Develop affinity partnerships for discount programs for our members.

In the last few months of 2010, our membership grew by over 10,000 members thanks to a successful national campaign conducted with the cooperation of Public Works and Government Services Canada. Growth of this nature adds significantly to our workload. In response, the modest restructuring of National Office that commenced with my arrival in 2009 will be finalized by the end of 2011.

We assist branch and regional volunteers serving members by providing support to these volunteers. A key tool in this support was the updating and electronic distribution of the Administrative Guidelines for Branches. I would like to thank all the volunteers in the branches who dedicate so much of their time to making this association better.

We also support the National Board of Directors (NBOD) in the strategic role it plays vis-à-vis all members. My role is to continue to assist the work of NBOD to develop and maintain ownership linkage as well as strengthening the linkages with the presidents of branches. In June 2010, FSNA's Congress was held in Halifax, only the sixth to take place outside of Ottawa. This allowed the branches in Nova Scotia to highlight their hospitality and play a more active role in the event.

National Office is also responsible for supporting the NBOD in its strategic advocacy role. Ongoing contact with branches, through visits, calls, and e-mails have helped me understand the issues that are of greatest concern to our members. We monitor the political and economic environments to ensure that we maintain FSNA's reputation for protecting our members' interests. We continue to build partnerships and relationships through meetings with government officials, heads of the major unions, stakeholders and other agencies representing seniors, such as the Congress of National Seniors Organizations, of which I am the President and Board Chair. This complex work is very challenging, but it also affords FSNA and its members many advantages and it affords me, and the staff, a great deal of fulfillment.

The last 12 months have seen significant growth and challenges, and have provided great excitement and satisfaction. Change does not come easily; nothing worthwhile ever does. I look forward to many years of assisting all members, including the branch volunteers, regional assistants and the NBOD, to build FSNA's strength, unity and vision.

A handwritten signature in black ink, appearing to read 'Sylvia Ceacero', with a stylized, cursive script.

Sylvia Ceacero

Executive Director



2010 Financials



Federal Superannuates National Association
Financial Statements
December 31, 2010
Auditor's Report

To the members of the Federal Superannuates National Association:

The accompanying summarized balance sheet and statements of revenue and expenses and changes in net assets are derived from the complete financial statements of the Federal Superannuates National Association as at December 31, 2010, and for the year then ended on which I expressed an opinion in my report dated April 6, 2011. The fair summarization of the complete financial statements is the responsibility of management. My responsibility, in accordance with the applicable Assurance Guideline of The Canadian Institute of Chartered Accountants is to report on the summarized financial statements.

In my opinion, the accompanying financial statements fairly summarize, in all material respects, the related complete financial statements in accordance with the criteria described in the Guideline referred to above.

The summarized financial statements do not contain all the disclosures required by Canadian generally accepted accounting principles. Readers are cautioned that these statements may not be appropriate for their purposes. For more information on the entity's financial position, results of operations and cash flow, reference should be made to the related complete financial statements.

Thomas Foran

Thomas Foran FCA, Licensed Public Accountant
Ottawa, Ontario
April 6, 2011

2010 Financials

Balance sheet

For the year ended December 31, 2010

	2010	2009
	\$	\$
Assets		
Current assets		
Cash	644,688	230,180
Accounts receivable	383,962	533,784
Prepaid expenses	82,773	74,220
	1,111,423	838,184
Investments	2,738,517	1,975,064
Capital assets	875,286	950,378
	4,725,226	3,763,626
Liabilities		
Current liabilities		
Accounts payable and accrued liabilities	602,392	377,571
Deferred revenue	36,733	16,875
	639,125	394,446
Net Assets	4,086,101	3,369,180
Net Assets		
Unrestricted	2,127,197	1,350,484
Internally restricted	1,083,618	1,068,318
Invested in fixed assets	875,286	950,378
	4,086,101	3,369,180

NOTE TO THE CONDENSED FINANCIAL STATEMENTS

For the year ended December 31, 2010

The attached summarized financial statements contain information taken from the financial statements of the Federal Superannuates National Association. They do not, however, contain all the information included in the financial statements and as such are incomplete. Complete audited financial statements are available upon request from the Association.

2010 Financials

Revenue and expenses

For the year ended December 31, 2010

	2010	2009
	\$	\$
Revenue		
Per capita fees	3,190,645	3,205,866
Interest and other	79,223	107,485
Congress	33,250	33,259
Affinity programs	1,205,755	616,694
	4,508,873	3,963,304
Expenses		
Wages, benefits & staff travel	1,513,886	1,492,284
Governance expenses	869,272	723,749
National office operations	796,212	668,471
Membership recruitment	194,307	114,379
Publications (ON GUARD/EN GARDE)	418,275	464,144
	3,791,952	3,463,027
<i>Excess of revenue over expenses</i>	716,921	500,277

2010 Financials

Changes in net assets

For the year ended December 31, 2010

	Unrestricted	Internally Restricted	Fixed Assets	2010	2009
	\$	\$	\$	\$	\$
Balance, beginning of year	1,350,484	1,068,318	950,378	3,369,180	2,868,903
Excess of revenue over expenses	842,024		(125,103)	716,921	500,277
Investment in internal restricted	(15,300)	15,300			
Investment in fixed assets	(50,011)		50,011		
Balance, end of year	2,127,197	1,083,618	875,286	4,086,101	3,369,180



FSNA Affinity Programs

For more than 25 years, FSNA members have had access to exclusive savings on FSNA-endorsed programs. The savings that members enjoy from these special programs can more than cover their annual membership dues.

Product and service endorsements serve both the member and the Association well. For the member, FSNA endorsement identifies a quality product, available to members across Canada at a competitive price, with the quality of the product or service being determined from a combination of product features, provider reliability and service. In many cases, however, the dollar value of negotiated discounts depends on the size of FSNA as an organization. This means that we may not always negotiate better travel or hotel discounts than some larger associations. Our goal is to ensure that our members receive added value from these affinity programs.

For the Association, product and service endorsements provide potential members with additional reasons to join and help us retain our members. However, neither the member nor the Association is particularly well served if the products and services do not meet the quality and price expectations of our members.

That being said, no single product, be it insurance or hotel rooms, can offer the features and/or prices that would best meet the needs of all FSNA's members. Individual members are, therefore, encouraged to shop around, while remaining confident that FSNA's endorsement represents its belief in the overall value of the products and services offered by our affinity partners.

FSNA Affinity Programs (continued)

AlarmCare

AlarmCare is a Personal Emergency Response System (PERS) designed to help anyone live independently and securely in their homes. If assistance is needed, a simple push of the help button will immediately send an emergency signal. Installation is free and the service costs only \$28 per month (shipping charges may apply). FSNA members pay only \$25 per month for the first three months. Call 1-800-267-2001 or visit www.myalarmcare.com for more information.

Canadian MoneySaver Magazine

Canadian MoneySaver has provided its members with unbiased personal advice since 1981. The cornerstone of this advisory service is Canadian MoneySaver magazine, which features advice from Canadian experts in all areas of personal finance, including taxation, investments, estate, retirement, and financial planning. All FSNA members are extended an introductory discount offer for a one-year print or online membership (not renewals). Renewals are offered at MoneySaver's lowest renewal rate. For more information or to order, call 613-352-7448. Orders may also be placed by mail at Canadian MoneySaver, PO Box 370, Bath, ON K0H 1G0, or online at www.canadianmoneysaver.ca.

Choice Hotels Canada

Choice Hotels is Canada's largest hotel franchisor with seven great brands that offer unexpected amenities at affordable prices. And with over 270 locations nationwide, FSNA members will find what they like at any Comfort, Comfort Suites, Quality, Sleep Inn, Clarion, Econo Lodge and Rodeway Inn in Canada. Plus, FSNA members can save with discounted rates at participating hotels worldwide. Call 1-800.4CHOICE (1-800-424-6423) or visit www.choicehotels.ca/fsna. Choice Hotels offers FSNA members its Significant Savings Organization (SSO) rate with discounts of up to 20%. FSNA identification may be requested upon check-in.

Collette Vacations

With some 90 years of experience in the escorted travel industry, Collette Vacations offers quality tours to premier destinations on all continents. Members can take advantage of exclusive FSNA discounts and choose from cruises and land tours, educational and faith-based travel, exciting adventures and relaxing getaways. Details on the featured tours offered to FSNA members are posted on www.collettevacations.ca/fsna. For information on all of the tours offered by Collette Vacations or to book your next trip visit www.collettevacations.ca or call 1-866-413-FSNA (3762) or 1-800-717-0710 if you reside in Quebec.

CPP/QPP Benefit Audit

The Retirement Planning Institute provides Canada Pension Plan/Quebec Pension Plan benefit audit services (at discount rates for FSNA members) to ensure that members and their spouse/partner are receiving the correct amount. An audit application form may be requested from the Institute at 1-888-822-3948 or cpp@rpi-ipr.com, or can be downloaded from FSNA's Web site at www.fsna.com.



Delta Hotels and Resorts

Delta Hotels is the largest first-class hotel company in Canada, operating 46 hotels from Vancouver, B.C. to St. John's, Newfoundland. Delta's diverse portfolio of city-centre, airport and resort properties cater to business and leisure travellers. For reservations, call 1-800-268-1133 or book on-line at www.deltahotels.com/fsna.

Enterprise Rent-A-Car

Founded in 1957, Enterprise Rent-A-Car serves customers in Canada, the United States, the United Kingdom, Ireland and Germany. Enterprise is North America's largest vehicle rental company with some 400 rental outlets in Canada and some 7,000 worldwide. Enterprise Rent-A-Car offers vehicle rentals to FSNA members at competitive rates. For your next vehicle rental, contact Enterprise at www.enterprise.com/fsna. You can also book by either calling toll free at 1-800-593-0505 or walking into a local Enterprise Rent-A-Car location.

Johnson Inc. Home & Auto Insurance

FSNA members have access to the benefits of a Group Home-Auto Insurance Plans through Johnson Inc. Advantages include: monthly payment options, an assigned service supervisor, 24-hour policy service, a Members-Only Web site, and optional coverage enhancements. For more information or to request a no-cost, no-obligation quote, call 1-800-563-0677 or visit www.johnson.ca/fsna.

FSNA Affinity Programs (continued)

Long-term Care Insurance Program

In partnership with Sun Life Assurance Company of Canada and insurance brokers Johnson Inc., FSNA has developed a Group Long-term Care Insurance Program exclusively for FSNA members and their family that provides comprehensive and affordable financial protection against the devastating costs of long-term care services. The program is designed to help give you peace of mind and total control over your care choices. For more information on the program, call toll-free 1-877-582-7526 or visit www.johnson.ca/fsna.

MedicAlert®

A national registered charity, MedicAlert is a leading source of personal and medical information for first responders and healthcare professionals, at home and abroad. FSNA members and their spouse are entitled to a preferred price on initial enrolment and on annual membership fees. For more information, visit www.medicalert.ca/fsna or call 1-800-668-1507.

MEDOC® Emergency Travel Insurance

MEDOC is a comprehensive group travel health insurance plan that provides up to \$5,000,000 for emergency medical treatment while traveling outside your province or territory of residence or outside of Canada. MEDOC supplements and coordinates insurance coverage with both the Public Service Health Care Plan (PSHCP) and your provincial government health insurance plan. With MEDOC, you can extend coverage for a trip of up to 182 days (up to 212 days for residents of Ontario and Newfoundland and Labrador). Included with your MEDOC travel health insurance policy is up to \$12,000 Trip Cancellation, Interruption & Delay Insurance and many other benefits not provided by the PSHCP. To get more information or to enrol, contact Johnson Inc. at 1-866-606-3362 (or at 613-728-6557 within the Ottawa region) or visit www.johnson.ca/fsna.

Relocation Services Group

Relocation Services Group offers an exclusive “cash back” rebate on real estate transactions to FSNA members and their families. Relocation Services Group is the leading provider of relocation services to associations in Canada. They will assist FSNA members and their families with the following services: real estate sales and/or purchases; moving services; and obtaining mortgages. All of these services are available at no cost to FSNA members and their families, which is unprecedented within the industry. Contact Relocation Services first at 1-866-865-5504 or visit: www.relocationservicesgroup.com/fsna.htm.

More information regarding FSNA's affinity partner programs is available at www.fsna.com, along with “one-click” access to each of the special offers available exclusively to members. Offers are subject to change.



About Branches

Branches are the foundation of our Association. Members are assigned to a branch that is closest to their local address. The main role of a branch is to keep members informed, provide assistance to members, and to ensure there is a link between the individual members and the National Association.

The keys to the success of the branches are their very active volunteers – some of whom become executive members of the branch. Others engage in a wide variety of activities in support of the branch and their fellow members.

Each of our 84 Canadian branches varies in size and geography and each has its own methods of accomplishing its role. In more detail, the role of a branch is to:

- Communicate with its members through periodic meetings, branch reports, special information meetings and training sessions
- Participate in the management of the Association through the active recruitment and retention of members, submit resolutions to be considered at the Annual General Meeting and administer the affairs of the Branch
- Provide services to members such as visitations, transportation, and other forms of individual assistance

- Participate in local/provincial advocacy, deal with issues of importance to federal retirees and seniors within their community and ensure that local politicians and MPs know about FSNA and its policies
- Fulfil its responsibilities under FSNA's by-laws such as reporting to the National Office its financial statements and minutes of its annual general meetings
- Organize social activities to engage members.

To find the contact information for your local FSNA branch, check your membership card or visit www.fsna.com to access the branch locator tool.

Distribution of FSNA Members

	Number of branches	Number of members
British Columbia	15	26,327
Yukon		362
Northwest Territories		185
Nunavut		55
Alberta	7	13,258
Saskatchewan	8	4,681
Manitoba	5	8,303
Ontario	22	62,976
Quebec	6	31,059
New Brunswick	7	7,166
Nova Scotia	9	14,034
Newfoundland & Labrador	3	3,141
Prince Edward Island	2	1,777
Members living outside of Canada		1,928
Total	84	175,252



FSNA

1052 St. Laurent Blvd
Ottawa ON K1K 3B4

T: 613-745-2559

F: 613-745-5457

Email: info@fsna.com

www.fsna.com



National Board of Directors*

FSNA's 15 voting directors are elected on a staggered basis. New terms of office start at the completion of the Annual General Meeting (AGM). National Board of Directors (NBOD) members are accountable to the membership and represent FSNA as a whole. NBOD members also form the three standing committees.

Hélian Lizotte, National President

Term of Office to the 2013 AGM

Gary Oberg, 1st National Vice-President

Term of Office to the 2011 AGM

Les Chipperfield, 2nd National Vice-President

Term of Office to the 2012 AGM

Julie Spencer, 3rd National Vice-President

Term of Office to the 2013 AGM

Stan Hrabarchuk, Immediate Past President

Term of Office to the 2013 AGM

National Directors

John Finn, British Columbia/Yukon

Term of Office to the 2013 AGM

Valerie Katarey, Alberta/Northwest Territories

Term of Office to the 2012 AGM

William Taylor, Saskatchewan

Term of Office to the 2012 AGM

Joe Sanderson, Manitoba/ Northwestern Ontario

Term of Office to the 2013 AGM

Richard Poersch, Ontario/Nunavut

Term of Office to the 2011 AGM

Gérald Denis, Québec

Term of Office to the 2011 AGM

Robert Kirkpatrick, New Brunswick

Term of Office to the 2011 AGM

Allan MacIntyre, Nova Scotia

Term of Office to the 2011 AGM

Duncan Conrad, Prince Edward Island

Term of Office to the 2012 AGM

Derm Coady, Newfoundland and Labrador

Term of Office to the 2013 AGM

Sylvia Ceacero, Executive Director

(Non-voting director ex-officio)

NBOD Committees*

Audit Committee

Chair: **Les Chipperfield**
Members: **John Finn**
Robert Kirkpatrick
Joe Sanderson
William Taylor
Staff: **Debbie Clement**

Branch Coordination Committee

Chair: **Julie Spencer**
Members: **Derm Coady**
Duncan Conrad
Richard Poersch
Staff: **Bob Brunet**

Corporate Governance and Nominations Committee

Chair: **Gary Oberg**
Members: **Gérald Denis**
Valerie Katarey
Allan MacIntyre
Staff: **Deborah Krause**

* As at December 31, 2010





FSNA ANRF

NATIONAL ASSOCIATION
OF FEDERAL RETIREES

ASSOCIATION NATIONALE
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1052 St. Laurent Blvd, Ottawa ON K1K 3B4 | T: 613-745-2559 | F: 613-745-5457
Email: info@fsna.com | www.fsna.com